

**United States Bankruptcy Court
District of Utah**

In re **Dee Allen Randall**

Case No. **10-37546**

Debtor

Chapter **11**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	15,913,000.00		
B - Personal Property	Yes	4	2,565.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	5		14,612,574.40	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		154,879.79	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,193.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,135.00
Total Number of Sheets of ALL Schedules		21			
	Total Assets		15,915,565.00		
	Total Liabilities			14,767,454.19	

United States Bankruptcy Court
District of Utah

In re **Dee Allen Randall**

Case No. **10-37546**

Debtor

Chapter **11**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re Dee Allen RandallCase No. 10-37546

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
18 Unit Rental 811 South Main Street Kaysville UT 84037	Fee simple	-	1,350,000.00	975,000.00
4 Unit Rental 1634 North Angel Street Layton, UT 84041	Fee simple	-	400,000.00	235,104.25
4 Unit Rental 721 North 400 West Kaysville UT 84037	Fee simple	-	425,000.00	275,000.00
31 Unit Rental 1505 North 1200 West Building 1-6 Layton UT 84041	Fee Simple	-	2,263,000.00	1,600,000.00
4 Unit Rental 1427 West 1650 North #700 Layton, UT 84041	Fee Simple	-	400,000.00	182,328.00
14 Unit Rental 370 Buena Vista Blvd Washington City UT 84780	Fee Simple	-	1,820,000.00	1,890,000.00
7 Unit Rental 1567 North Marilyn Drive Layton, UT 84041	Fee Simple	-	600,000.00	400,000.00
4 Sunset Rental 78 West 800 North Building 1 and 2 Sunset, UT 84015	Fee Simple	-	390,000.00	291,723.00
5 Unit Rental 990 or 982 Rainbow Road Layton, UT 84041	Fee Simple	-	475,000.00	250,688.00
Sandy Office 9890 South 300 West Sandy UT 84070	Fee simple	-	5,100,000.00	6,800,000.00
Sub-Total >			13,223,000.00	(Total of this page)

1 continuation sheets attached to the Schedule of Real Property

In re Dee Allen Randall

Case No. 10-37546

Debtor

SCHEDULE A - REAL PROPERTY
(Continuation Sheet)

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Rental Unit Washington City 370 Buena Vista Blvd. #191 Washington, UT 84780	Fee simple	-	145,000.00	216,459.00
1 Rental Unit 370 Buena Vista Blvd Washington, UT 84780	Fee simple	-	145,000.00	213,000.00
4-Unit Rental 768 North Fort Lane Layton UT 84041	Fee simple	-	400,000.00	181,350.00
4 Rental Unit 812 North Fort Lane Layton UT 84041	Fee simple	-	400,000.00	180,550.00
4 Rental Unit 790 North Fort Lane Layton UT 84041	Fee simple	-	400,000.00	181,000.00
4 Unit Rental 1634 North Angel Street Layton, UT 84041	Fee simple	-	400,000.00	235,104.00
4 Unit Rental 1427 West 1650 North #800 Layton UT 84041	Fee simple	-	400,000.00	184,168.15
4 Unit Rental 1427 West 1650 North #900 Layton Ut 84041	Fee simple	-	400,000.00	181,000.00
Sub-Total >				2,690,000.00 (Total of this page)
Total >				15,913,000.00
(Report also on Summary of Schedules)				

Sheet 1 of 1 continuation sheets attached to the Schedule of Real Property

In re Dee Allen Randall

Case No. 10-37546

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Microwave, Washer, Dryer, Refrigerator, Freezer, Stove, Dishes/Silverware Location: 1376 Golden Circle Drive, Fruit Heights UT 84037		800.00
		Beds/Bedding Location: 1376 Golden Circle Drive, Fruit Heights UT 84037		200.00
		End Tables/Lamps, Chairs, Sofa/Loveseat, Televisions, VCR, Stereo Location: 1376 Golden Circle Drive, Fruit Heights UT 84037		540.00
		Kitchen Table/Chairs Location: 1376 Golden Circle Drive, Fruit Heights UT 84037		75.00
		Computer Printer Location: 1376 Golden Circle Drive, Fruit Heights UT 84037		150.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books Location: 1376 Golden Circle Drive, Fruit Heights UT 84037		50.00
			Sub-Total > (Total of this page)	1,815.00

3 continuation sheets attached to the Schedule of Personal Property

In re Dee Allen Randall

Case No. 10-37546

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
6. Wearing apparel.		Clothing Location: 1376 Golden Circle Drive, Kaysville UT 84037		200.00
7. Furs and jewelry.		Jewelry Location: 1376 Golden Circle Drive, Fruit Heights UT 84037		100.00
8. Firearms and sports, photographic, and other hobby equipment.		Piano Location: 1376 Golden Circle Drive, Fruit Heights UT 84037		400.00
		Video Games Location: 1376 Golden Circle Drive, Fruit Heights UT 84037		50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Horizon Mortgage & Investment, Inc Location: 459 North 300 West #12, Kaysville, UT 84037		Unknown
		Horizon Financial & Insurance Agency Group Location: 459 North 300 West #10, Kaysville, UT 84037		Unknown
		Horizon Auto Funding 459 North 300 West Kaysville UT 84037		Unknown
14. Interests in partnerships or joint ventures. Itemize.	X			
			Sub-Total > (Total of this page)	750.00

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Dee Allen Randall**

Case No. **10-37546**

Debtor

SCHEDELE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached
to the Schedule of Personal Property

In re **Dee Allen Randall**

Case No. 10-37546

Debtor

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **2,565.00**

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Dee Allen Randall**Case No. 10-37546

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings			
Microwave, Washer, Dryer, Refrigerator, Freezer, Stove, Dishes/Silverware Location: 1376 Golden Circle Drive, Fruit Heights UT 84037	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	800.00	800.00
Beds/Bedding			
Location: 1376 Golden Circle Drive, Fruit Heights UT 84037	Utah Code Ann. § 78B-5-505(1)(a)(viii)(E)	200.00	200.00
End Tables/Lamps, Chairs, Sofa/Loveseat, Televisions, VCR, Stereo Location: 1376 Golden Circle Drive, Fruit Heights UT 84037	Utah Code Ann. § 78B-5-506(1)(a)	500.00	540.00
Kitchen Table/Chairs Location: 1376 Golden Circle Drive, Fruit Heights UT 84037	Utah Code Ann. § 78B-5-506(1)(b)	75.00	75.00
Books, Pictures and Other Art Objects; Collectibles			
Books Location: 1376 Golden Circle Drive, Fruit Heights UT 84037	Utah Code Ann. § 78B-5-506(1)(c)	50.00	50.00
Wearing Apparel			
Clothing Location: 1376 Golden Circle Drive, Kaysville UT 84037	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)	200.00	200.00
Furs and Jewelry			
Jewelry Location: 1376 Golden Circle Drive, Fruit Heights UT 84037	Utah Code Ann. § 78B-5-506(1)(d)	100.00	100.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Piano Location: 1376 Golden Circle Drive, Fruit Heights UT 84037	Utah Code Ann. § 78B-5-506(1)(c)	400.00	400.00
Total:		2,325.00	2,365.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Dee Allen Randall**

Case No. **10-37546**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN			AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No. xxxxxx8330			2007				
ASC PO Box 10328 Des Moines, IA 50306			First Mortgage				
			1 Rental Unit 370 Buena Vista Blvd Washington, UT 84780				
			Value \$	145,000.00		213,000.00	68,000.00
Account No. xxxxxx9265			2000				
Bank of America PO Box 5170 Simi Valley, CA 93062			Second Mortgage				
			4 Unit Rental 768 North Fort Lane Layton UT 84041				
			Value \$	400,000.00		14,800.00	0.00
Account No. xxxxxx9258			2000				
Bank of America PO Box 5170 Simi Valley, CA 93062			Second Mortgage				
			Rental Unit 1634 North Angel Street Layton UT 84041				
			Value \$	350,000.00		12,200.00	0.00
Account No. xxxxxx9247			2000				
Bank of America PO Box 5170 Simi Valley, CA 93062			Second Mortgage				
			Rental Unit 1634 North Angel Street Layton UT 84041				
			Value \$	350,000.00		17,600.00	0.00
Subtotal (Total of this page)						257,600.00	68,000.00

4 continuation sheets attached

In re **Dee Allen Randall**

Case No. **10-37546**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx9227		2000 Second Mortgage Rental Unit - 1634 North Angel Street Layton UT 84041 Value \$ 350,000.00				16,500.00	0.00
Bank of America PO Box 5170 Simi Valley, CA 93062		1999 First Mortgage 4 Unit Rental - 1427 West 1650 North #700 Layton, UT 84041 Value \$ 400,000.00				182,328.00	0.00
Account No. 9196		1999 First Mortgage 4 Unit Rental - 1427 West 1650 North #800 Layton UT 84041 Value \$ 400,000.00				184,168.15	0.00
Bank of America PO Box 5170 Simi Valley, CA 93062		2000 First Mortgage 4 Unit Rental - 1427 West 1650 North #900 Layton Ut 84041 Value \$ 400,000.00				181,000.00	0.00
Account No. 9245		1996 First Mortgage 4 Rental Unit - 790 North Fort Lane Layton UT 84041 Value \$ 400,000.00				181,000.00	0.00
Bank of America PO Box 5170 Simi Valley, CA 93062							
Account No. xxxx9265							
Bank of America PO Box 5170 Simi Valley, CA 93062							

Sheet **1** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal (Total of this page)	744,996.15	0.00
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In re Dee Allen RandallCase No. 10-37546

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx-xxxx4310			1996					
Berkadia Commercial Mortgage 1 Park Plaza Suite 1200 Irvine, CA 92614			First Mortgage 7 Unit Rental - 1567 North Marilyn Drive Layton, UT 84041				400,000.00	0.00
Value \$ 600,000.00								
Account No. xxxxxxxx585-0			2003					
CitiMortgage PO Box 6006 The Lakes, NV 88901			First Mortgage 4 Unit Rental 1634 North Angel Street Layton, UT 84041				235,104.25	0.00
Value \$ 400,000.00								
Account No. 0985			2003					
CitiMortgage PO Box 6006 The Lakes, NV 88901			First Mortgage 4 Unit Rental 1634 North Angel Street Layton, UT 84041				235,104.00	0.00
Value \$ 400,000.00								
Account No. xxxxxxxx4319			2005					
City National Bank PO Box 60938 Los Angeles, CA 90060			First Mortgage 18 Unit Rental 811 South Main Street Kaysville UT 84037				975,000.00	0.00
Value \$ 1,350,000.00								
Account No. xxxxx9983			2007					
FDIC/Barnes Bank Midland Loan Service PO Box 25965 Overland Park, KS 66225			First Mortgage Sandy Office 9890 South 300 West Sandy UT 84070				4,800,000.00	0.00
Value \$ 5,100,000.00								
Sheet 2 of 4 continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			6,645,208.25	0.00

In re **Dee Allen Randall**Case No. **10-37546****Debtor**
SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. Randall		2007 First Mortgage 14 Unit Rental 370 Buena Vista Blvd Washington City UT 84780				1,890,000.00	70,000.00
FDIC/UServe Midland Loan Services PO Box 25965 Overland Park, KS 66225		Value \$ 1,820,000.00					
Account No. xxxxxx5652		1999 First Mortgage 4 Unit Rental 721 North 400 West Kaysville UT 84037				275,000.00	0.00
GMAC 2711 North Haskell Avenue #900 Dallas, TX 75204		Value \$ 425,000.00					
Account No. xxxxxx1053		2007 First Mortgage Rental Unit Washington City 370 Buena Vista Blvd. #191 Washington, UT 84780				216,459.00	71,459.00
Provident Funding PO Box 5914 Santa Rosa, CA 95402		Value \$ 145,000.00					
Account No. xxxxxx60-04		2007 Second Mortgage Sandy Office 9890 South 300 West Sandy UT 84070				2,000,000.00	1,700,000.00
Small Business Administration 5333 South Adams Avenue Ste B Ogden, UT 84405		Value \$ 5,100,000.00					
Account No. xxxxxxxx3554		2003 First Mortgage 31 Unit Rental 1505 North 1200 West Building 1-6 Layton UT 84041				1,600,000.00	0.00
US Bank PO Box 790386 Saint Louis, MO 63179		Value \$ 2,263,000.00					
Subtotal (Total of this page)						5,981,459.00	1,841,459.00

Sheet **3** of **4** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re Dee Allen RandallCase No. 10-37546

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx727-9			2004 First Mortgage 5 Unit Rental 990 or 982 Rainbow Road Layton, UT 84041 Value \$ 475,000.00				250,688.00	0.00
Washington Federal 425 Pine Street Seattle, WA 98101			2010 Judgment Lien All Davis County Property Value \$ 79,000.00				79,000.00	0.00
Account No. Judgment								
Washington Federal Marc Thurman 10 East South Temple #900 Salt Lake City, UT 84133								
Account No. xxx112-9			2004 First Mortgage 4 Sunset Rental 78 West 800 North Building 1 and 2 Sunset, UT 84015 Value \$ 390,000.00				291,723.00	0.00
Washington Federal 425 Pine Street Seattle, WA 98101								
Account No. xxxxxxx0004			1996 First Mortgage 4 Unit Rental 768 North Fort Lane Layton UT 84041 Value \$ 400,000.00				181,350.00	0.00
Wells Fargo PO Box 60768 Los Angeles, CA 90060								
Account No. 9937			1996 First Mortgage 4 Rental Unit 812 North Fort Lane Layton UT 84041 Value \$ 400,000.00				180,550.00	0.00
Wells Fargo PO Box 10328 Des Moines, IA 50306								
Sheet <u>4</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims							Subtotal (Total of this page)	983,311.00 0.00
(Report on Summary of Schedules)							Total	14,612,574.40 1,909,459.00

In re **Dee Allen Randall**

Case No. **10-37546**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Dee Allen RandallCase No. 10-37546

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**
TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY	
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	D I S P U T E D				
Account No. 4949		NOTICE ONLY							0.00	0.00
IRS Special Procedures 50 S. 200 East Mail Stop 5021 Salt Lake City, UT 84111										
Account No. 4949		NOTICE ONLY							0.00	0.00
Utah State Tax Commission Attn: Bankruptcy Unit 210 North 1950 West Salt Lake City, UT 84134										
Account No.										
Account No.										
Account No.										
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)						0.00	0.00
			0.00							0.00
			Total (Report on Summary of Schedules)						0.00	0.00

In re **Dee Allen Randall**

Case No. **10-37546**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. x-x1000	-	2000-2010 Business Credit Card				39,275.79
American Express PO Box 650448 Dallas, TX 75265	-	Opened 12/31/05 Last Active 7/11/09 NOTICE ONLY				
Account No. xxxxxxxxxxxx3483	-	Opened 10/01/03 Last Active 11/26/10 NOTICE ONLY	X	X		0.00
American Express c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355	-					
Account No. xxxx9245	-	Opened 9/01/03 Last Active 6/17/10 NOTICE ONLY	X	X		Unknown
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	-					
Account No. xxxx6048	-	Opened 9/01/03 Last Active 6/17/10 NOTICE ONLY	X	X		Unknown
Bac Home Loans Servici 450 American St Simi Valley, CA 93065	-					
Subtotal (Total of this page)						39,275.79

2 continuation sheets attached

In re **Dee Allen Randall**

Case No. 10-37546

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J G	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No. xxxxxxxxxxxx6856	-	Opened 5/01/99 Last Active 9/30/10 CreditCard					29,903.00
Bank Of America Po Box 17054 Wilmington, DE 19850	-	Unknown	X	X	X		Unknown
Account No. xxx7255	-	2008 Lease	X	X			Unknown
Bonneville Collections 1186 E 4600 S Ste 100 Ogden, UT 84403	-	Opened 7/01/03 Last Active 10/08/09	X	X	X		Unknown
Account No. Randall	-	2006 Money Loaned					85,701.00
C.L.I. Enterprises Jeffery Fillmore 10 East South Temple #900 Salt Lake City, UT 84110	-						
Account No. xxxxxx5652	-						
Home Comings Financial Attention: Bankruptcy Dept 1100 Virginia Drive Fort Washington, PA 19034	-						
Account No. xxxxx2738	-						
HSBC Mortgage Services PO Box 60139 City of Industry, CA 91716	-						

Sheet no. 1 of 2 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) 115,604.00

In re **Dee Allen Randall**

Case No. **10-37546**

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM					
				C	O	H	W	J	C			
Account No. x4146			Opened 10/01/09 Last Active 11/11/10 NOTICE ONLY			X	X					Unknown
Outsource Recovery 180 300 W Ste 210 Salt Lake City, UT 84101	-											
Account No. xx-xxx4310			NOTICE ONLY									0.00
Ronald G. Russell, Successor Trustee 185 South State Street, Suite 800 Salt Lake City, UT 84111-1549	-		Opened 1/01/98 Last Active 3/01/04 NOTICE ONLY									0.00
Account No. xxxx1708			Opened 1/01/99 Last Active 8/01/03									0.00
Saxon Mortgage Service 4708 Mercantile Dr N Fort Worth, TX 76137	-					X	X	X				Unknown
Account No. xxxxxxxxx5076												
Wyrhsr Mtg 3815 South West Temple Salt Lake City, UT 84115	-											Unknown
Account No.												

Sheet no. 2 of 2 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	0.00
Total (Report on Summary of Schedules)	154,879.79

In re **Dee Allen Randall**

Case No. 10-37546

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re Dee Allen Randall

Case No. 10-37546

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re Dee Allen Randall

Case No. 10-37546

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		DEPENDENTS OF DEBTOR AND SPOUSE		
Married		RELATIONSHIP(S): Son (attending college)	AGE(S): 21	
Employment:		DEBTOR	SPOUSE	
Occupation	Business Owner	Events Coordinator		
Name of Employer	Horizon Financial & Insurance	Horizon Financial & Insurance		
How long employed	16 Years	15 Years		
Address of Employer	459 North 300 West Kaysville, UT 84037	459 North 300 West Kaysville, UT 84037		
INCOME: (Estimate of average or projected monthly income at time case filed)				
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)				
\$ <u>3,000.00</u> \$ <u>2,000.00</u>				
2. Estimate monthly overtime				
\$ <u>0.00</u> \$ <u>0.00</u>				
3. SUBTOTAL				
\$ <u>3,000.00</u> \$ <u>2,000.00</u>				
4. LESS PAYROLL DEDUCTIONS				
a. Payroll taxes and social security				
\$ <u>307.00</u> \$ <u>500.00</u>				
b. Insurance				
\$ <u>0.00</u> \$ <u>0.00</u>				
c. Union dues				
\$ <u>0.00</u> \$ <u>0.00</u>				
d. Other (Specify): _____				
\$ <u>0.00</u> \$ <u>0.00</u>				
5. SUBTOTAL OF PAYROLL DEDUCTIONS				
\$ <u>307.00</u> \$ <u>500.00</u>				
6. TOTAL NET MONTHLY TAKE HOME PAY				
\$ <u>2,693.00</u> \$ <u>1,500.00</u>				
7. Regular income from operation of business or profession or farm (Attach detailed statement)				
\$ <u>0.00</u> \$ <u>0.00</u>				
8. Income from real property				
\$ <u>0.00</u> \$ <u>0.00</u>				
9. Interest and dividends				
\$ <u>0.00</u> \$ <u>0.00</u>				
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above				
\$ <u>0.00</u> \$ <u>0.00</u>				
11. Social security or government assistance (Specify): _____				
\$ <u>0.00</u> \$ <u>0.00</u>				
\$ <u>0.00</u> \$ <u>0.00</u>				
12. Pension or retirement income				
\$ <u>0.00</u> \$ <u>0.00</u>				
13. Other monthly income (Specify): _____				
\$ <u>0.00</u> \$ <u>0.00</u>				
\$ <u>0.00</u> \$ <u>0.00</u>				
14. SUBTOTAL OF LINES 7 THROUGH 13				
\$ <u>0.00</u> \$ <u>0.00</u>				
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)				
\$ <u>2,693.00</u> \$ <u>1,500.00</u>				
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) \$ <u>4,193.00</u>				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Dee Allen RandallCase No. 10-37546

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>0.00</u>
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>
b. Is property insurance included?	Yes <u> </u> No <u>X</u>
2. Utilities:	
a. Electricity and heating fuel	\$ <u>275.00</u>
b. Water and sewer	\$ <u>120.00</u>
c. Telephone	\$ <u>175.00</u>
d. Other <u>Internet Cable</u>	\$ <u>100.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>150.00</u>
4. Food	\$ <u>500.00</u>
5. Clothing	\$ <u>150.00</u>
6. Laundry and dry cleaning	\$ <u>45.00</u>
7. Medical and dental expenses	\$ <u>175.00</u>
8. Transportation (not including car payments)	\$ <u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>100.00</u>
10. Charitable contributions	\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>45.00</u>
b. Life	\$ <u>0.00</u>
c. Health	\$ <u>225.00</u>
d. Auto	\$ <u>125.00</u>
e. Other	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other	\$ <u>0.00</u>
c. Other	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>250.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other <u>Wife's Personal Expenses</u> Other	\$ <u>1,500.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>4,135.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>4,193.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>4,135.00</u>
c. Monthly net income (a. minus b.)	\$ <u>58.00</u>

United States Bankruptcy Court
District of Utah

In re Dee Allen Randall

Debtor(s)

Case No.

10-37546

Chapter

11

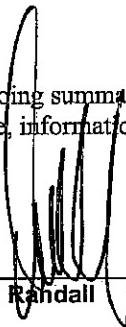
DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date January 21, 2011

Signature



Dee Allen Randall
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of Utah

In re Dee Allen Randall

Debtor(s)

Case No. 10-37546
Chapter 11

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$32,000.00	2008 Gross Income
\$32,000.00	2009 Gross Income
\$36,000.00	2010 YTD Gross Income

2. Income other than from employment or operation of business

- None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Washington Federal Marc Thurman vs Dee Randall Case # 100911994	Civil	Third District Court	Judgment

Allen Kendell vs Horizon Financial, Inc and Dee A. Randall Case #100700233	Civil	Second District Court Davis County UTAH	Pending
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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
CitiMortgage PO Box 6006 The Lakes, NV 88901	06/2010	4 Unit Rental 1634 North Angel Street Layton, UT 84041 \$400,000.00
CitiMortgage PO Box 6006 The Lakes, NV 88901	06/2010	4 Unit Rental 1634 North Angel Street Layton, UT 84041 \$400,000.00

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
<input type="checkbox"/> None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
1 On 1 Legal Services, P.L.L.C.
307 West 200 South, Suite 2004
Salt Lake City, UT 84101

DATE OF PAYMENT,
NAME OF PAYOR IF OTHER
THAN DEBTOR
December 2010

**AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY**

\$1,039.00 Filing Fee
\$35.00 Credit Report
**\$49.00 Credit Counseling
Course (Paid to Hummingbird)**
\$10,377.00 Attorney Fees

10. Other transfers

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree,
RELATIONSHIP TO DEBTOR

DATE

**DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED**

- b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**NAME OF TRUST OR OTHER
DEVICE**

DATE(S) OF
TRANSFER(S)

**AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY**

11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

**AMOUNT AND DATE OF SALE
OR CLOSING**

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS OF BANK
OR OTHER DEPOSITORY**

**NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY**

DESCRIPTION OF CONTENTS

**DATE OF TRANSFER OR
SURRENDER, IF ANY**

13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR		DATE OF SETOFF	AMOUNT OF SETOFF
14. Property held for another person			
<input checked="" type="checkbox"/> None	List all property owned by another person that the debtor holds or controls.		
NAME AND ADDRESS OF OWNER		DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
15. Prior address of debtor			
<input checked="" type="checkbox"/> None	If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.		
ADDRESS	NAME USED		DATES OF OCCUPANCY
16. Spouses and Former Spouses			
<input checked="" type="checkbox"/> None	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.		
NAME			
17. Environmental Information.			
For the purpose of this question, the following definitions apply:			
<p>"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.</p> <p>"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.</p> <p>"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law</p>			
<input checked="" type="checkbox"/> None	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.		
SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
<input checked="" type="checkbox"/> None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.		
SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
<input checked="" type="checkbox"/> None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.		
NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION	

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF
SOCIAL-SECURITY OR
OTHER INDIVIDUAL
TAXPAYER-I.D. NO.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Horizon Mortgage & Investment	84-1371257	459 North 300 West #12 Kaysville, UT 84037	Investments	1996-Present
Horizon Financial & Insurance Group	87-0541265	459 North 300 West #10 Kaysville, UT 84037	Insurance Sales	1996-Present
Horizon Auto Funding		459 North 300 West Kaysville, UT 84037	Auto Lending	2005-Present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

■ NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED
Ron Valentino 2000-2010-Prepares Taxes
579 South Main St
Kaysville, UT 84037

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED
None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME
Dee Randall

ADDRESS
1376 Golden Circle Drive
Kaysville, UT 84037

- None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS
Union Central
Cincinnati, OH

DATE ISSUED
2008

Lenders Upon Request

2008-2010

20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 21, 2011

Signature _____

Dee Allen Randall
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/blforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court
District of Utah**

In re Dee Allen Randall

Debtor(s)

Case No. 10-37546
Chapter 11

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Dee Allen Randall
Printed Name(s) of Debtor(s)

X _____
Signature of Debtor

January 21, 2011

Date

Case No. (if known) 10-37546

X _____
Signature of Joint Debtor (if any)

Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court
District of Utah

In re Dee Allen Randall

Debtor(s)

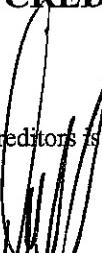
Case No.
Chapter

10-37546
11

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: January 21, 2011


Dee Allen Randall
Signature of Debtor

American Express
PO Box 650448
Dallas, TX 75265

American Express
c/o Becket and Lee LLP
Po Box 3001
Malvern, PA 19355

ASC
PO Box 10328
Des Moines, IA 50306

Bac Home Loans Servici
450 American St
Simi Valley, CA 93065

Bank of America
PO Box 5170
Simi Valley, CA 93062

Bank Of America
Po Box 17054
Wilmington, DE 19850

Berkadia Commercial Mortgage
1 Park Plaza Suite 1200
Irvine, CA 92614

Bonneville Collections
1186 E 4600 S Ste 100
Ogden, UT 84403

C.L.I. Enterprises
Jeffery Fillmore
10 East South Temple #900
Salt Lake City, UT 84110

CitiMortgage
PO Box 6006
The Lakes, NV 88901

City National Bank
PO Box 60938
Los Angeles, CA 90060

FDIC/Barnes Bank
Midland Loan Service
PO Box 25965
Overland Park, KS 66225

FDIC/UServe
Midland Loan Services
PO Box 25965
Overland Park, KS 66225

GMAC
2711 North Haskell Avenue #900
Dallas, TX 75204

Home Comings Financial
Attention: Bankruptcy Dept
1100 Virginia Drive
Fort Washington, PA 19034

HSBC Mortgage Services
PO Box 60139
City of Industry, CA 91716

IRS Special Procedures
50 S. 200 East
Mail Stop 5021
Salt Lake City, UT 84111

Lundberg and Associates
3269 South Main #100
Salt Lake City, UT 84115

Outsource Recovery
180 300 W Ste 210
Salt Lake City, UT 84101

Provident Funding
PO Box 5914
Santa Rosa, CA 95402

Ronald G. Russell, Successor Trustee
185 South State Street, Suite 800
Salt Lake City, UT 84111-1549

Saxon Mortgage Service
4708 Mercantile Dr N
Fort Worth, TX 76137

Small Business Administration
5333 South Adams Avenue Ste B
Ogden, UT 84405

US Bank
PO Box 790386
Saint Louis, MO 63179

Utah State Tax Commission
Attn: Bankruptcy Unit
210 North 1950 West
Salt Lake City, UT 84134

Washington Federal
425 Pine Street
Seattle, WA 98101

Washington Federal
Marc Thurman
10 East South Temple #900
Salt Lake City, UT 84133

Wells Fargo
PO Box 60768
Los Angeles, CA 90060

Wells Fargo
PO Box 10328
Des Moines, IA 50306

Wyrhsr Mtg
3815 South West Temple
Salt Lake City, UT 84115

In re Dee Allen Randall

Debtor(s)

Case Number: 10-37546

(If known)

CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME

1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10. c. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.				
2	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A Debtor's Income	Column B Spouse's Income
3	Gross wages, salary, tips, bonuses, overtime, commissions. Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.			\$ 3,000.00	\$ 2,000.00
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.			\$ 0.00	\$ 0.00
5	Interest, dividends, and royalties.			\$ 0.00	\$ 0.00
6	Pension and retirement income.			\$ 0.00	\$ 0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.			\$ 0.00	\$ 0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00			\$ 0.00	\$ 0.00
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			\$ 0.00	\$ 0.00
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).			\$ 3,000.00	\$ 2,000.00

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 5,000.00
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Part II. VERIFICATION

12	I declare under penalty of perjury that the information provided in this statement is true and correct. (<i>If this is a joint case, both debtors must sign.</i>) Date: <u>January 21, 2011</u>	Signature: _____ <u>Dee Allen Randall</u> (Debtor)
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